## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s):

Fernandez, et al.

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Examiner:

Wu, Rutao

Title:

**Adaptive Direct Transaction for Networked Client Group** 

## INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In keeping with the duty of candor and good faith owed to the Patent and Trademark Office, Applicants wish to bring the enclosed printed publications and U.S. patent references to the attention of the Examiner.

Applicant respectfully submits that Applicants' claimed invention is patentable over such references. Forms PTO/SB/08A and PTO/SB/08B listing these references are attached. It is understood the Office may find additionally relevant material in these or other references

Respectfully submitted,

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